

Certificate Number: 05781-PAE-DE-039441038

Bankruptcy Case Number: 20-11562



05781-PAE-DE-039441038

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 13, 2025, at 7:49 o'clock PM PDT, Wayne Hammond completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 13, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President